

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION

In re: §  
§  
DIDIER, GRANT C. § Case No. 15-14825  
DIDIER, REBECCA S. §  
§  
Debtors §

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**TRUSTEE'S FINAL REPORT (TFR)**

The undersigned trustee hereby makes this Final Report and states as follows:

1. A petition under chapter 7 of the United States Bankruptcy Code was filed on 04/27/2015 . The undersigned trustee was appointed on 04/27/2015 .
2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. §704.
3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.

4. The trustee realized gross receipts of \$ 18,602.50

Funds were disbursed in the following amounts:

Payments made under an interim disbursement	0.00
Administrative expenses	660.00
Bank service fees	70.74
Other payments to creditors	0.00
Non-estate funds paid to 3 <sup>rd</sup> Parties	0.00
Exemptions paid to the debtor	0.00
Other payments to the debtor	0.00
Leaving a balance on hand of <sup>1</sup>	\$ 17,871.76

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<sup>1</sup> The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. §326(a) on account of the disbursement of the additional interest.

The remaining funds are available for distribution.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

6. The deadline for filing non-governmental claims in this case was 09/04/2015 and the deadline for filing governmental claims was 10/26/2015 . All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.

7. The Trustee's proposed distribution is attached as **Exhibit D**.

8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$ 2,610.25 . To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$ 0.00 as interim compensation and now requests a sum of \$ 2,610.25 , for a total compensation of \$ 2,610.25 <sup>2</sup>. In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$ 0.00 , and now requests reimbursement for expenses of \$ 0.00 , for total expenses of \$ 0.00 <sup>2</sup>.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: 12/08/2015 By: /s/Elizabeth C Berg, Trustee  
Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

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<sup>2</sup> If the estate is administratively insolvent, the dollar amounts reflected in this paragraph may be higher than the amounts listed in the Trustee's Proposed Distribution (Exhibit D).

Case No: 15-14825 DRC Judge: DONALD R. CASSLING  
 Case Name: DIDIER, GRANT C.  
 DIDIER, REBECCA S.  
 For Period Ending: 12/08/15

Trustee Name: Elizabeth C Berg, Trustee  
 Date Filed (f) or Converted (c): 04/27/15 (f)  
 341(a) Meeting Date: 06/01/15  
 Claims Bar Date: 09/04/15

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Estimated Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Formally Abandoned OA=554(a) Abandon	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1. Location: 39 W. 891 Silver Glen Rd., Saint Charles	380,000.00	0.00		0.00	FA
2. Two land locked stips of vacant land located on si	100.00	100.00		0.00	FA
3. Cash on Hand	10.00	0.00		0.00	FA
4. First American Bank checking account ending in #29	73.00	0.00		0.00	FA
5. First American Bank checking account ending in #27	217.00	0.00		0.00	FA
6. Household Goods and Furnishings	2,000.00	0.00		0.00	FA
7. Misc. prints	200.00	200.00		0.00	FA
8. Wearing Apparel	1,000.00	0.00		0.00	FA
9. Costume jewelry, wedding bands	500.00	0.00		0.00	FA
10. Hobby and musical equipment  3 guitars (10 years old and 40 years old), camping tent and bags, two 20 year old bikes,	200.00	200.00		0.00	FA
11. 100% shares of Didier Development Inc.  Debtors former real estate development business which is now out of operation. Corporation is the owner of certain rights to payment pursuant to a recapture agreement with the Downers Grove Sanitary	Unknown	0.00		0.00	FA

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Trustee Name: Elizabeth C Berg, Trustee  
 Date Filed (f) or Converted (c): 04/27/15 (f)  
 341(a) Meeting Date: 06/01/15  
 Claims Bar Date: 09/04/15

## ASSET CASES

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Estimated Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Formally Abandoned OA=554(a) Abandon	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
District dated 6/19/2008 providing for certain payments to the corporation upon sale of certain lots in Downers Grove, IL. The total possible payments owed to the corporation is \$74,880. A second recapture agreement for different lots is in place with the Village of Lisle with a possible repayment to the corporation of \$30,000. Debtors will provide copies of both to their Trustee. Trustee investigated corporation and determined corporation has no value.					
12. Debtors are licensed real estate brokers.  Real Estate Commissions Received Post-Petition - Trustee collected commission on those sales which were closed. 3 of 6 transactions fell through and did not close.	30,798.75	25,598.75		18,602.50	FA
13. 2002 Jeep Grand Cherokee 4wd with 143,000 miles	1,000.00	0.00		0.00	FA
14. 2008 Toyota Camery LE with 93,300 miles	6,550.00	0.00		0.00	FA
15. Misc. office equipment  Equipment used in Debtors' real estate business.	1,500.00	0.00		0.00	FA
16. TIMESHARE (u)  1/3 interest-Fox River Resort	0.00	0.00		0.00	FA

TOTALS (Excluding Unknown Values)

\$424,148.75

\$26,098.75

\$18,602.50

\$0.00

(Total Dollar Amount in Column 6)

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Date Filed (f) or Converted (c): 04/27/15 (f)  
341(a) Meeting Date: 06/01/15  
Claims Bar Date: 09/04/15

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Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

December, 2015: Trustee reviewed claims and prepared TFR.

October 9, 2015: Trustee recovered \$18,000 in post-petition real estate commissions and investigated potential interest in future payments under recapture agreement with local municipality. Determined insufficient to administer. Trustee will review claims and prepare TFR

Initial Projected Date of Final Report (TFR): 12/31/15

Current Projected Date of Final Report (TFR): 12/31/15

/s/ Elizabeth C Berg, Trustee

\_\_\_\_\_  
Date: 12/08/15

ELIZABETH C BERG, TRUSTEE

## ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 15-14825 -DRC  
 Case Name: DIDIER, GRANT C.  
 DIDIER, REBECCA S.  
 Taxpayer ID No: \*\*\*\*\*2093  
 For Period Ending: 12/08/15

Trustee Name: Elizabeth C Berg, Trustee  
 Bank Name: Associated Bank  
 Account Number / CD #: \*\*\*\*\*6468 Checking Account  
 Blanket Bond (per case limit): \$ 5,000,000.00  
 Separate Bond (if applicable):

1	2	3	4	5	6	7	
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
			BALANCE FORWARD				0.00
06/02/15	12	FIRST AMERICAN BANK REMITTER: REBECCA S. DIDIER 700 BUSSE RD. ELK GROVE VILLAGE, IL 60007	COMMISSIONS - REAL ESTATE	1121-000	420.00		420.00
06/04/15	12	FIRST AMERICAN BANK REMITTER: REBECCA S. DIDIER 700 BUSSE RD. ELK GROVE VILLAGE, IL 60007	COMMISSIONS - REAL ESTATE	1121-000	10,050.00		10,470.00
06/26/15	12	FIRST AMERICAN BANK REMITTER: REBECCA S. DIDIER 700 BUSSE RD. ELK GROVE VILLAGE, IL 60007	COMMISSIONS - REAL ESTATE	1121-000	8,132.50		18,602.50
07/07/15		Associated Bank	BANK SERVICE FEE	2600-000		15.52	18,586.98
08/07/15		Associated Bank	BANK SERVICE FEE	2600-000		27.63	18,559.35
09/08/15		Associated Bank	BANK SERVICE FEE	2600-000		27.59	18,531.76
11/05/15	001001	United States Treasury Internal Revenue Service Center Cincinnati, OH 45999-0148	Estate's Federal 1041 Tax Liability 2015 Federal Tax Due EIN: 47-7062093 2015 Form 1041	2810-000		261.00	18,270.76
11/05/15	001002	Illinois Department of Revenue	Estate's State 1041 Tax Liability	2820-000		399.00	17,871.76

Page Subtotals

18,602.50

730.74

Ver: 19.05

## ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 15-14825 -DRC  
 Case Name: DIDIER, GRANT C.  
 DIDIER, REBECCA S.  
 Taxpayer ID No: \*\*\*\*\*2093  
 For Period Ending: 12/08/15

Trustee Name: Elizabeth C Berg, Trustee  
 Bank Name: Associated Bank  
 Account Number / CD #: \*\*\*\*\*6468 Checking Account  
 Blanket Bond (per case limit): \$ 5,000,000.00  
 Separate Bond (if applicable):

1	2	3	4	5	6	7	
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
		P.O. Box 19053 Springfield IL 62794-9053	2015 State Tax Due for Estate				

COLUMN TOTALS	18,602.50	730.74	17,871.76
Less: Bank Transfers/CD's	0.00	0.00	
Subtotal	18,602.50	730.74	
Less: Payments to Debtors		0.00	
Net	18,602.50	730.74	
		NET	ACCOUNT
TOTAL - ALL ACCOUNTS	NET DEPOSITS	DISBURSEMENTS	BALANCE
Checking Account - *****6468	18,602.50	730.74	17,871.76
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	18,602.50	730.74	17,871.76
	=====	=====	=====
(Excludes Account Transfers)	(Excludes Payments To Debtors)	Total Funds On Hand	

Page Subtotals 0.00 0.00

EXH. C - DIDIER

ANALYSIS OF CLAIMS REGISTER

Date: December 08, 2015

Case Number: 15-14825  
Debtor Name: DIDIER, GRANT C.

Code #	Creditor Name & Address	Claim Class	Notes	Amount Allowed	Paid to Date	Claim Balance
001 3410-00	Popowcer Katten Ltd. 35 East Wacker Drive Suite 1500 Chicago IL 60601	Administrative		\$875.00	\$0.00	\$875.00
001 3110-00	Baldi Berg, Ltd. 20 N. Clark Street, Ste. 200 Chicago, IL 60602	Administrative		\$1,781.00	\$0.00	\$1,781.00
001 2100-00	Elizabeth C. Berg, Trustee c/o Baldi Berg, Ltd. 20 N. Clark Street #200 Chicago IL 60602	Administrative		\$2,610.25	\$0.00	\$2,610.25
000004A 046 5800-00	Internal Revenue Service P.O. Box 7317 Philadelphia, PA 19101-7317	Priority		\$13,609.35	\$0.00	\$13,609.35
000008A 046 5800-00	Illinois Department of Revenue Bankruptcy Section P.O. Box 64338 Chicago, Illinois 60664-0338	Priority		\$924.16	\$0.00	\$924.16
000001 070 7100-00	Larry Holze 6 Sterling Cr. Apt. #110 Wheaton, IL 60189-8491	Unsecured		\$520,000.00	\$0.00	\$520,000.00
000002 070 7100-00	JWD Enterprises/James W. Didier 7N080 Ridge Line Rd. St. Charles, IL 60175	Unsecured		\$579,291.00	\$0.00	\$579,291.00
000003 070 7100-00	Discover Bank Discover Products Inc PO Box 3025 New Albany, OH 43054-3025	Unsecured		\$14,571.68	\$0.00	\$14,571.68
000004B 080 7300-00	Internal Revenue Service P.O. Box 7317 Philadelphia, PA 19101-7317	Unsecured		\$1,660.81	\$0.00	\$1,660.81
000005 070 7100-00	Capital One Bank (USA), N.A. by American Infosource LP as agent PO Box 71083 Charlotte, NC 28272-1083	Unsecured		\$12,898.93	\$0.00	\$12,898.93
000006 070 7100-00	Capital One Bank (USA), N.A. by American Infosource LP as agent PO Box 71083 Charlotte, NC 28272-1083	Unsecured		\$19,614.27	\$0.00	\$19,614.27
000007 070 7100-00	Absolute Resolutions V, LLC c/o Recovery Management Systems Corp	Unsecured		\$25,557.13	\$0.00	\$25,557.13

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EXH. C - DIDIER  
ANALYSIS OF CLAIMS REGISTER

Date: December 08, 2015

Case Number: 15-14825  
Debtor Name: DIDIER, GRANT C.

Code #	Creditor Name & Address	Claim Class	Notes	Amount Allowed	Paid to Date	Claim Balance
	25 SE 2nd Avenue Suite 1120 Miami, FL 33131-1605					
000008B 080 7300-00	Illinois Department of Revenue Bankruptcy Section P.O. Box 64338 Chicago, Illinois 60664-0338	Unsecured		\$370.26	\$0.00	\$370.26
000009 070 7100-00	Ashley Funding Services, LLC its successors and assigns as assignee of Laboratory Corporation of America Holdings Resurgent Capital Services PO Box 10587 Greenville, SC 29603-0587	Unsecured		\$420.00	\$0.00	\$420.00
000010 070 7100-00	American InfoSource LP as agent for TD Bank, USA PO Box 248866 Oklahoma City, OK 73124-8866	Unsecured		\$5,234.00	\$0.00	\$5,234.00
000011 070 7100-00	Portfolio Recovery Associates, LLC successor to U.S. Bank National Association (US BANK) POB 41067 Norfolk VA 23541	Unsecured		\$18,682.54	\$0.00	\$18,682.54
Case Totals:				\$1,218,100.38	\$0.00	\$1,218,100.38

Code #: Trustee's Claim Number, Priority Code, Claim Type

**TRUSTEE'S PROPOSED DISTRIBUTION**

Exhibit D

Case No.: 15-14825

Case Name: DIDIER, GRANT C.

DIDIER, REBECCA S.

Trustee Name: Elizabeth C Berg, Trustee

Balance on hand	\$	17,871.76
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Claims of secured creditors will be paid as follows:

NONE

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee Fees: Elizabeth C Berg, Trustee	\$ 2,610.25	\$ 0.00	\$ 2,610.25
Attorney for Trustee Fees: Baldi Berg, Ltd.	\$ 1,781.00	\$ 0.00	\$ 1,781.00
Accountant for Trustee Fees: Popowcer Katten Ltd.	\$ 875.00	\$ 0.00	\$ 875.00

Total to be paid for chapter 7 administrative expenses	\$ 5,266.25
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Remaining Balance	\$ 12,605.51
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Applications for prior chapter fees and administrative expenses have been filed as follows:

NONE

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$ 14,533.51 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
000004A	Internal Revenue Service	\$ 13,609.35	\$ 0.00	\$ 11,803.95
000008A	Illinois Department of Revenue	\$ 924.16	\$ 0.00	\$ 801.56
Total to be paid to priority creditors				\$ 12,605.51
Remaining Balance				\$ 0.00

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 1,196,269.55 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
000001	Larry Holze	\$ 520,000.00	\$ 0.00	\$ 0.00
000002	JWD Enterprises/James W. Didier	\$ 579,291.00	\$ 0.00	\$ 0.00
000003	Discover Bank	\$ 14,571.68	\$ 0.00	\$ 0.00
000005	Capital One Bank (USA), N.A. by	\$ 12,898.93	\$ 0.00	\$ 0.00
000006	Capital One Bank (USA), N.A. by	\$ 19,614.27	\$ 0.00	\$ 0.00
000007	Absolute Resolutions V, LLC	\$ 25,557.13	\$ 0.00	\$ 0.00
000009	Ashley Funding Services, LLC its	\$ 420.00	\$ 0.00	\$ 0.00
000010	American InfoSource LP as agent for	\$ 5,234.00	\$ 0.00	\$ 0.00

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
000011	Portfolio Recovery Associates, LLC	\$ 18,682.54	\$ 0.00	\$ 0.00
Total to be paid to timely general unsecured creditors				\$ 0.00
Remaining Balance				\$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent.

Tardily filed general (unsecured) claims are as follows:

NONE

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 2,031.07 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent.

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
000004B	Internal Revenue Service	\$ 1,660.81	\$ 0.00	\$ 0.00
000008B	Illinois Department of Revenue	\$ 370.26	\$ 0.00	\$ 0.00

Total to be paid to subordinated unsecured creditors \$ 0.00

Remaining Balance \$ 0.00